(D. Proman)

Chere Smith 95 Luttrell Road Fayetteville TN 37334

2005 SEP 22 AM 9 58

September 16, 2005

Director John F. Carter Federal Deposit Insurance Corporation San Francisco Regional Office 25 Jessie Street at Ecker Square Suite 2300 San Francisco, California 94105

Dear Director Carter,

I strongly urge you to reject the application by Wal-Mart Stores, Inc. to charter an Industrial Loan Company (ILC) bank in Utah.

I am afraid that by allowing Wal-Mart to enter into the banking industry, the community bank where I work will go the way of the many small retail businesses in our community when our Super Wal-Mart opened.

I also worry that a huge Wal-Mart Bank will cause a monopoly, or a "too big to fail" bank that will test our economy and the bank insurance fund.

I ask for your support in keeping Wal-Mart out of banking.

Thank you,

Chere Smith

ret in bursiaersos holpar komunolidas y un one solver les los electronos. Ane communició projemistro ( no 4 septembre ano 4 se so che may obtante les electronos.) Lam sursia distribución solventes ( sellenter de come se que bunizir ( comusery).

on using an implace.